

U.S. Department of Commerce, Patent and Trademark Office					Atty Docket No.		Serial No.	
					M-9381 US		09/785,783	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT					Applicant			
(Use several sheets if necessary)					Robert A. Foster			
					Filing Date		Group <b>3627</b>	
					February 16, 2001		Unknown	

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U.S. Patent Documents								
*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate	
<b>007</b> ↓	AA	5,852,812	12/22/98	Reeder	705	39		
	AB	5,838,812	11/17/98	Pare Jr. et al.	382	115		
	AC	5,826,259	10/20/98	Doktor	707	4		
	AD	5,742,775	4/21/98	King	395	238		
	AE	5,704,044	12/30/97	Tarter et al.	395	204		
	AF	5,682,482	10/28/97	Burt et al.	395	242		
	AG	5,675,779	10/07/97	Doktor	395	604		
	AH	5,652,882	7/29/97	Doktor	395	617		
	AI	5,636,117	6/3/97	Rothstein	395	204		
	AJ	5,630,127	5/13/97	Moore et al.	395	615		
	AK	5,613,012	3/18/97	Hoffman et al.	382	115		
Foreign Patent Documents								
							Translation	
		Document	Date	Country	Class	Subclass	Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							
OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)								
<b>007</b>	AQ	Howcroft, "Contemporary issues in UK bank delivery systems", Inter. Jour. Of Service Industry Management, Vol. 3, No. 1, pp. 39-56, ISBN 0956-4233, 1992.						
<b>007</b>	AR	"Teller fees translate to torrid ATM activity", Debit Card News, Vol. 1, No. 4, pg. 1+, 6/3/95.						
<b>007</b>	AS	"The Smart Card's Chief Advocate", Credit Card Management, Vol. 10, No. 1, pg. 26+, ISBN: 0896-9329, 1992.						
Examiner		<b>007</b> <i>Tischer</i>		Date Considered <b>3/17/04</b>				
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant.								

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U.S. Patent Documents							
*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
<b>agf</b> 	AA	5,617,567	4/01/97	Doktor	395	602	
	AB	5,604,899	2/18/97	Doktor	395	603	
	AC	5,559,313	9/24/96	Claus et al.	235	280	
	AD	5,550,734	8/27/96	Tarter et al.	364	401R	
	AE	6,052,672	4/18/00	Foster	705	35	
	AF						
	AG						
	AH						
	AI						
	AJ						
AK							

Foreign Patent Documents								
							Translation	
		Document	Date	Country	Class	Subclass	Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)		
<b>agf</b>	AQ	"Banks Freeze Debit Fees To Shorten Teller Lines", Debit Card News, Vol. 1, No. 1, pg. 1+, 6/15/95.
	AR	
	AS	

Examiner	Date Considered
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